

FITNESS • NUTRITION • DRINK • FOOD • TRAVEL • TY'S TIPS • MUSIC • MOVIES

# Enjoy

APRIL 2015

THIS ISSUE IS BROUGHT TO  
YOU BY:



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## TY'S TIPS

HOME DESIGN TIPS FROM  
TY PENNINGTON



SPRING IN THE BIG EASY

WHAT'S THE DEAL  
WITH ALOE JUICE?

SONGS FOR RAINY DAYS

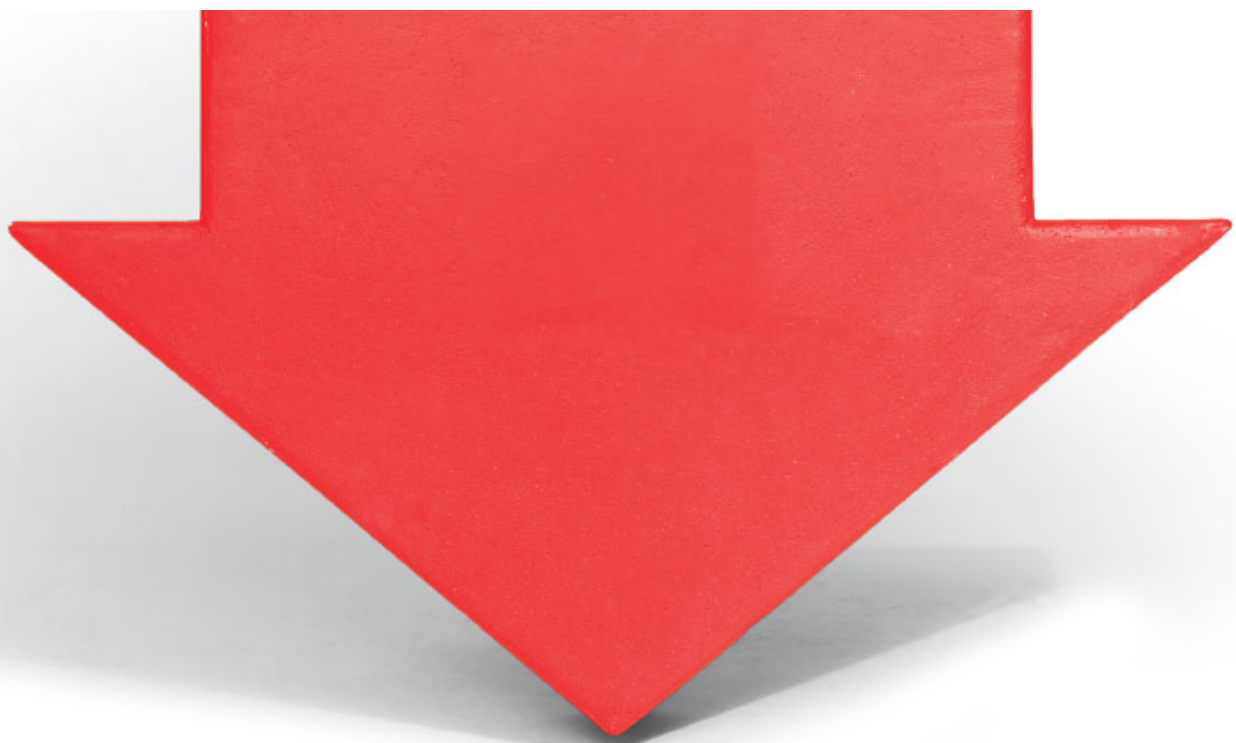
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Vol 3 ISSUE: 10





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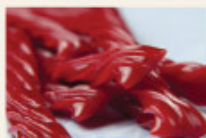
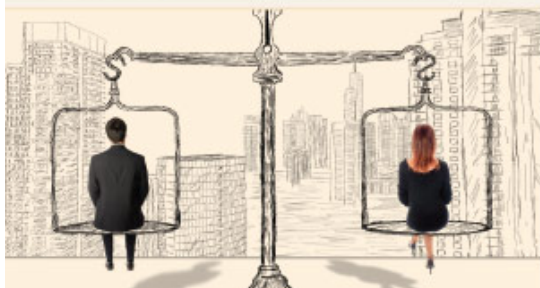
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# ALL ABOUT APRIL

EVENTS, HOLIDAYS AND THEN SOME



Birthstone: Diamond  
Flower: Daisy

April Fools' Day  
**APRIL 1**

National Peanut Butter  
and Jelly Day  
**APRIL 2**

Passover Begins  
**APRIL 4**

Easter  
**APRIL 5**

Licorice Day  
**APRIL 12**

Equal Pay Day  
**APRIL 14**

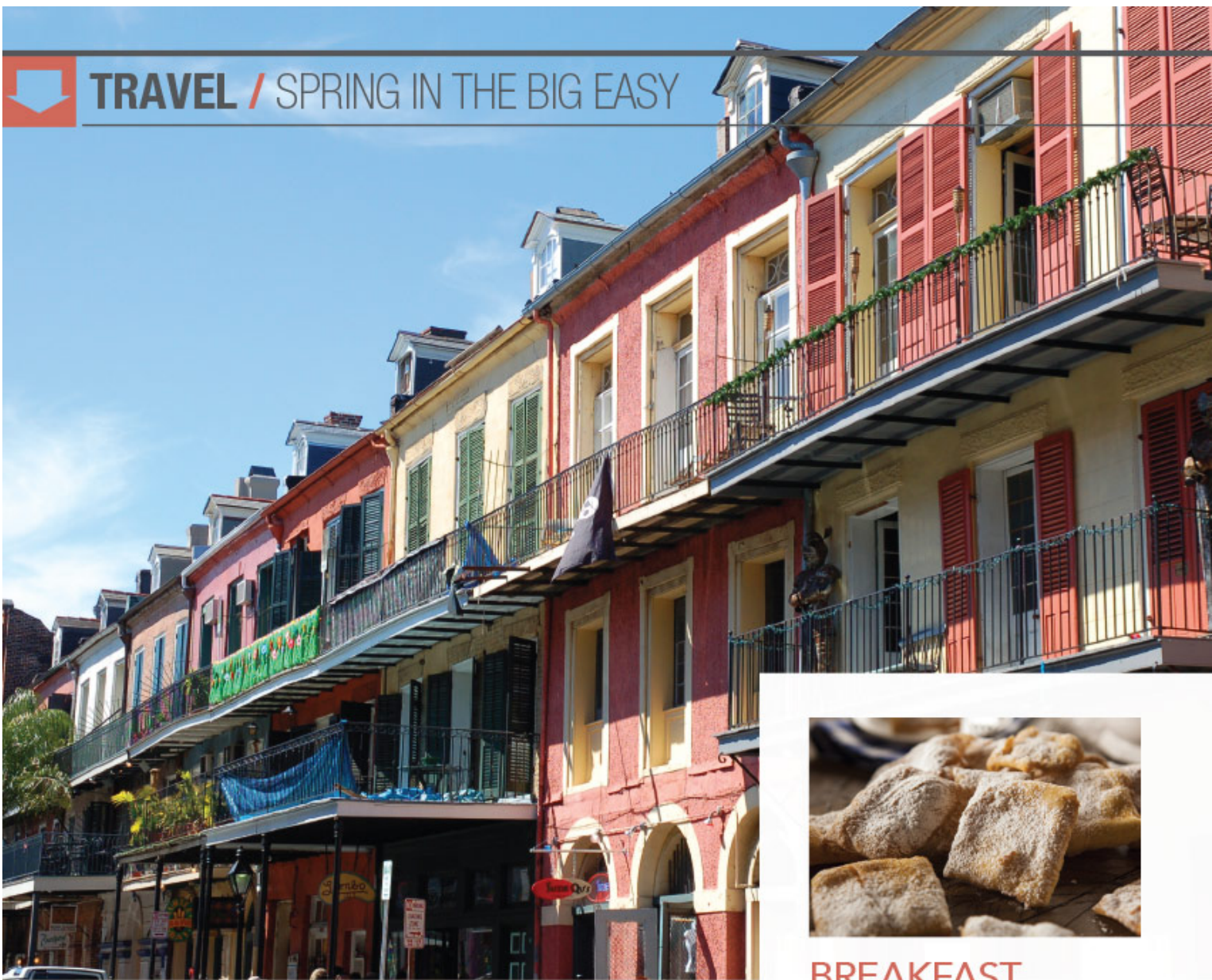
Tax Day  
**APRIL 15**

National Golf Day  
**APRIL 15**

Earth Day  
**APRIL 22**

International Dance Day  
**APRIL 29**





**If you're looking for a weekend escape this spring, head south to the vibrant, bursting at the seams, melting pot that is NOLA.**

As the days heat up and the trees bloom, New Orleans is the place to indulge in every capacity. Eat, drink, dance and soak up the thrilling energy that makes this city so special. Here's our guide on how to best spend 24 hours in the Big Easy.



## BREAKFAST

Start your day at Café du Monde, a historic way to fuel up for your adventure. Don't be put off by the long lines. Things take a little longer here, on "n'awlins" time. Plus, ordering will be easy. There's only one way to go: a chicory coffee and beignets, which come buried in powdered sugar. Yum!

## STROLL

Once you're full of French dough, take a stroll through the French Quarter to Jackson Square. Its vibrant grounds are absolutely bustling around the clock with tourists, photographers, artists, street performers and locals. Feast your eyes on the energy and eccentricity, and don't forget your camera!



## EXPLORE

Now let's beat the streets by bike! Bicycle tours are the ideal way to see the Big Easy. The speed is perfect for soaking up the scenery, and knowledgeable tour guides make every mile an interesting trek through history. These two-hour cruises are at a leisurely pace, and there are different tour options depending on what you want to see.



## LUNCH

If you've biked up an appetite, make a visit to Coquette – a sight and scene for all senses. Well-respected locals come to dine and celebrate, and the joie de vivre (especially on a Friday afternoon) is unparalleled. Ask the server to surprise you – favorites include smoky gumbo, crispy fried oysters, delicious shrimp and grits, lemony gnocchi and salted chocolate tarts with peanut butter sorbet.

## LOUNGE

Once you're full, jump on the cable car and head over to Audubon Park. It is beautiful any time of year but especially in the spring. It's ideal for people watching and a great place to get away from the busier parts of NOLA to digest your lunch and soak in the beautiful Southern scenery.



## RIDE

When you're ready to get back to it, the city's old streetcar lines are the perfect afternoon activity. Try St. Charles, the oldest of the lines, with beautifully worn original train cars and views of regal old homes. You'll feel like you've stepped back in time.

## VISIT

For a dark but stunning experience, visit the oldest cemetery, St. Louis Cemetery No. 1, located on the edge of the French Quarter. Because of the swampy terrain, the grounds are a sea of weathering tombs, erected above ground so that rains don't bring floating coffins. Wander the historic departed, and you will find the tomb of Marie Laveau, the legendary voodoo queen. Rumor says that if you leave an offering, spin around three times and knock on her tomb, she will grant you a wish.

## DRINK

When you're ready for a cocktail, visit the French 75 Bar, one of the oldest French Quarter dining spots. It can get smoky, but that's part of its French colonial charm, along with the animal print upholstery and tuxedoed bar staff. Consider ordering a Sazerac, official drink of the Big Easy. This classic drink is composed of whiskey, absinthe and

bitters and will help you loosen up a bit from a long day of sightseeing!

## DINE

Though NOLA has a never-ending must-eat list, head to R'evolution, at the Royal Sonesta Hotel for a truly luxurious take on classic Louisiana fare. The low-lit, regal atmosphere is filled with intimate dining areas and the menu is packed with gulf fish, game and chops, potted meats and terrines, and pastas. You can't go wrong with the beer-battered crab beignets or the quail, where the birds come Southern-fried, stuffed with boudin sausage and glazed with absinthe. Walking home will be your only problem!



## DANCE

Frenchmen Street on Saturday night is like a massive radio dial: You can just pop in and out of the bars and hear something different at each one. A swing band is most likely on stage at the Spotted Cat, and a chanteuse is probably giving way to a jazz trio at the Three Muses. Be sure to head over to Preservation Hall as well, the best spot in the French Quarter for live jazz. The band will take you back to the early 20th century with some of the hottest jazz you'll ever hear.

## STAY

Originally opened in 1893, the landmark Roosevelt Hotel is one for the ages. Part of the Waldorf Astoria Collection, the grandeur of the hotel's gilded lobby and the Prohibition-style Sazerac Bar, clad in African walnut and Paul Ninas murals, earn this historic gem the title of your last stop in NOLA.



Contrary to popular belief, New Orleans is not the home of the first Mardi Gras celebration in the U.S., that honor belongs to Mobile, Ala.





### **SURELY YOU'VE BEEN PRIVY TO THE GREEN JUICE TREND, BUT THIS NEWEST PERMUTATION TAKES JUICING TO A WHOLE NEW LEVEL.**

Studies show that aloe, which typically conjures vision of sunburns, gooey gel and sticky skin, can actually be beneficial to your health when ingested. The drinkable version is a slightly yellow, lightly sour juice, which comes from the leaves of the plant and boasts a slew of possible pros. Here are seven health boosts that some nutritionists claim you could gain from this trendy beverage.



Be sure to find an organic, high-quality, filtered version of aloe juice, free of any additives like flavorings or sugars. Sometimes labeled as "aloe water" this potent little beverage can be found at pharmacies, health food stores or online.

**1**

May aid in your overall gut health. Since aloe is a mild, natural laxative, it can help with common stomach issues like constipation, stomach aches and even heartburn.

**2**

Believed to help regulate blood sugar levels and improve circulation, promoting better weight management.

**3**

Shown to have detoxifying properties, which are especially powerful for colon health.

**4**

Full of vitamins B, C and E, as well as folic acid, all which strengthen your immune system.

**5**

Has several anti-inflammatory components, helping to reduce dangerous inflammation throughout the body.

**6**

As a natural blood thinner, it could help stabilize high blood pressure.

**7**

Packed with a laundry list of antioxidants that help protect your cells from free radicals, namely the nasty skin-damaging ones.





## MUSIC / SONGS FOR RAINY DAYS

The perfect mix of songs to get you through those long days filled with April showers.

**MORNING** 1  
BECK

**PLACE TO BE** 2  
NICK DRAKE

**NO RAIN** 3  
BLIND MELON

**FUTILE DEVICES** 4  
SUFJAN STEVENS

**OVER THE RAINBOW** 5  
ISRAEL KAMAKAWIWO'OLE

**MORE LIKE THE MOON** 6  
WILCO

**SET FIRE TO THE RAIN** 7  
ADELE

**BANANA PANCAKES** 8  
JACK JOHNSON

**HERE COMES THE SUN** 9  
THE BEATLES

**THE RAIN SONG** 10  
LED ZEPPELIN







APRIL'S TIPS FROM

## INTERIOR DESIGN STAR TY PENNINGTON

Courtesy of  
Ty Pennington Design Team



### THERE'S A REASON STENCILING HAS BEEN AROUND FOR CENTURIES — it's one of the easiest and lowest- cost ways to bring color, pattern and personality to any space.

Start small with a single motif on a curtain or chair, or expand your sights to a wall or floor. Play with color and shapes to reinvent rooms with new themes or coordinate details throughout your home. Keep it simple with precut stencils, or get creative and make your own template with around-the-house items, like a ruler, stickers and painter's tape. Stencils work with any style, so go modern with circles and zigzags, traditional with Old World scrolls, country with hummingbirds and vines, or artsy with big, bold stripes. The whole house is your canvas, so pick a pattern and turn that leftover paint into a focal point of personal style.

#### FULL CIRCLE (1)

A hip headboard will make your bed. Cut a piece of plywood to fit your bed frame and cover it with a grid of circle stickers. Roll an eye-opening shade of orange over the top and add a matching circle-stitched coverlet to tie it all together.

#### WALL-TO-WALL WOW (2)

A can of cocoa-colored paint, a level and painter's tape turn a blah white wall into a look-at-me accent. Give classic stripes an unexpected spin: Space random-width horizontal stripes at varied intervals to entice the eye up a stairwell.

#### POSH PILLOWS (3)

Colorful decorative bands, painted with fabric paint, give store-bought pillows custom detail. Tape off and paint a contrasting band, let dry and stencil a design on top. Or tape off a band, line up three adhesive circle stickers, bisect them with a strip of painter's tape, roll on paint, then peel off the tape to reveal the design.







### CUT A RUG (4)

Don't pitch a stained rug – paint it and turn into fresh floor covering instead. Using a ruler and painter's tape, mark a rickrack pattern on a sisal (or any flat-weave) rug and paint every other row with yellow acrylic paint. No need to get it exactly even; imperfections are part of the charm.

### HAVE A SEAT (5)

A playful hummingbird turns any old chair into one-of-a-kind furniture. Center a ready-made stencil on a white-painted chair back and dab yellow paint in the cutout. Or personalize it by borrowing a motif from curtains or cushions and purchasing a stencil to match.

### DIVINE DESIGN (6)

Meandering vines on this crisp curtain panel make a window look spring-fresh. Place material flat on a tabletop, tape off and paint a coral border, then use a vine stencil to apply fabric paint. Reposition the stencil and repeat to form a relaxed, natural pattern.

### BOXED IN (7)

The boxy shape of this flea-market chest is the inspiration for this clean-lined Asian motif. Paint the chest a glossy burnt-red hue, let dry, then tape off the edges and work inward to create overlapping squares. Roll black or dark brown paint between the taped lines and finish your design with a lacquer-look varnish.

### SIMPLY FLOORED (8)

Why buy costly custom tile when you can paint something like it for hundreds less? Tape off and paint a 1- to 2-inch border using a standout shade of floor or porch paint. Alternate large round and square medallion stencils to make hand-painted tile-like motifs and seal with polyurethane. Stenciled motifs give any flat surface from fabric and furniture to walls and floors — a style update in no time





Often an overlooked historic landmark in your gym's cardio section or collecting dust in the darkest corner of your basement, the rowing machine definitely deserves another glance.

Fitness experts claim that unlike treadmills and stair climbers, this old-school equipment actually requires equal effort from both your lower and upper body, which promises greater results and powerful cardiovascular boosts. Here's a rowing 101 breakdown so that you can ditch the new-fangled gear this spring, dust off an old relic, and get rowing!

### FORM IS KING

Be sure your feet are secure and that your core is fully engaged. As you begin to develop a rhythm, focus on the form of one component at a time until you've mastered the fluidity of the full motion. When transitioning from leg push to arm pull, make sure that your knees come as far as straight as can without locking before you squeeze your shoulder blades together and pull the handle swiftly back to your sternum. Your back should stay comfortably arched throughout the exercise.

### THE 20-MINUTE HIIT ROUTINE

This quick exercise is designed to max out your muscles during intervals of exertion and efficient periods of rest. Setting the rowing machine to a resistance of four, perform increasing sets of 10, 15, and 20 power strokes, separated with 60 seconds of easy rowing at about 50 percent of your full effort. Repeat the cycle until you've rowed for 20 minutes.

Average burn rate:  
11 calories per minute.





# 7 GREAT REASONS TO START ROWING

## 1 INTENSE AEROBIC WORKOUT

Rowing requires the use of many of our major muscle groups, so it is an extremely effective way to raise your heart rate. The adjustable resistance available on most rowers lets you easily work up to your target heart rate as well as slow back down to your resting rate.

## 2 GREAT CALORIE BURNER

A rowing machine workout burns an average of 600 calories an hour. That's more efficient than other home gym alternatives. On a stationary bike without arm involvement, you'd need to ride about an hour and 18 minutes to equal an hour workout on a rowing machine.

## 3 CONDITIONS THE UPPER BODY

Rowing machines provide a decent upper-body workout. They involve the rhomboids in the shoulder, trapezius in the upper back and lats in the lower back. Your biceps, pecs and abs also do some work, although to a lesser extent. Also, because you need to maintain a strong grip on the oars, you'll also develop stronger hands and wrists.

## 4 CONDITIONS THE LOWER BODY

Perhaps surprisingly, one of the top benefits of rowing machines is the workout they give the lower body. In fact, rowing enthusiasts consider rowing primarily a lower-body workout. The main leg muscles involved are the quads in the upper front of the thighs, but the calves and glutes (buttocks) are also involved. For the best lower-body workout, choose a rower with a sliding seat.

## 5 LOW RISK OF INJURY

The motion of rowing is natural and low impact, putting minimal stress on the joints. Because you're seated low to the ground, there's even less risk of falling than with a stationary bike. While back strain is a concern, you can minimize the risk of back strain by using correct rowing form. Proper rowing posture lets your legs do the work, taking the pressure off your back.

## 6 GOOD FOR THE MIND

All exercise has been shown to boost mood and decrease anxiety, but rowing is particularly relaxing due to its rhythmic nature. Maybe it's that the pull-and-push motion is reminiscent of waves washing on the shore, which is good for calming the mind! Increase this feeling by listening to high-energy, feel-good songs while you work out or by turning on a travel show with beautiful scenery to watch while you row.

## 7 ANYONE CAN DO IT

Old, young, good knees or bad, indoor rowing is a low-impact exercise that is easy on the joints. So no matter what size you are or what limitations you face, you can probably do it. In fact, people who are recovering from an injury often take up rowing because it's easy on the body but provides a great workout!



**GET SOCIAL!** Some online rowing clubs let you input your distance after every rowing session and see how you rank against more than 3,700 other rowers! How's that for motivation?





## MORELS ARE ELUSIVE; EDIBLE WILD MUSHROOMS,

prized for their smoky, nutty flavor and coveted for their rarity. The best morel is wild, foraged under very specific growing conditions, and they are usually only available... right now! So head to your local grocer – or wooded locale – and get cooking!

## Spring Pasta with Morels, Ramps and Peas

### WHAT YOU'LL NEED

12 ounces fresh morel mushrooms, cleaned and coarsely chopped  
4 -6 ounces ramps, cleaned and cut into ½ inch pieces (or 1 medium leek, cleaned and thinly sliced, plus 1 clove garlic, minced)  
1 tablespoon butter  
¼ cup diced cooked ham  
¼ cup dry white wine  
¾ cup whipping cream  
½ cup reduced-sodium chicken stock or broth  
1 ¼ cups frozen peas, thawed  
1 ½ teaspoons snipped fresh thyme  
Salt and cracked black pepper  
10 ounces small shell pasta  
¼ cup chopped fresh Italian (flat-leaf) parsley  
Shaved Parmesan cheese, optional

### DIRECTIONS

1. In a very large skillet over medium-high heat cook and stir morels and ramps in hot butter for 4 to 5 minutes until just tender. Set aside.
2. Add ham to skillet. Cook and stir for 3 to 4 minutes until just starting to brown. Remove skillet from heat.
3. Add white wine to skillet. Return to heat and cook for 1 minute. Add cream and stock. Cook and stir occasionally for 6 to 8 minutes until sauce coats the back of a wooden spoon.
4. Return morels to skillet with peas and thyme. Cook for 3 to 4 minutes or until peas are just tender. Season to taste with salt and pepper.
5. Meanwhile, in a large pot of salted water cook pasta according to package directions; drain.
6. Return to pot over low heat with sauce and parsley. Toss until well-combined. Transfer to serving bowl. Serve with shaved Parmesan cheese.



Be sure to wash your morels thoroughly (these little guys have a lot of nooks and crannies!) and dry on a paper towel before cooking.



# Creamy Morel Mushroom Soup

## WHAT YOU'LL NEED

- 2 ounces morel mushrooms
- 4 tablespoons unsalted butter
- 1 onion, cut into ¼-inch dice
- 3 cloves garlic, minced
- 1 ½ pounds wild mushrooms
- ¼ cup Madeira wine or cognac
- 2 tablespoons all-purpose flour
- 1 tablespoon chopped fresh flat-leaf parsley, for garnish
- ½ cup heavy cream
- Salt and freshly ground black pepper

## DIRECTIONS

1. Wash, chop mushrooms, and set aside.
2. Melt butter in a large saucepan over medium heat. Add onion and garlic, and sauté until softened, about 5 minutes. Add the wild and morel mushrooms, in two batches if necessary, and cook, tossing occasionally, until they have released all of their juices and most of the liquid has evaporated.
3. Add Madeira and cook, scraping up any browned bits from the bottom of the pan with a wooden spoon, until the liquid has evaporated, about 2 minutes. Sprinkle the mixture with flour and stir to coat.
4. Reduce heat and simmer, stirring occasionally to allow flavors to blend, about 30 minutes. Remove 1 cup mushrooms with a slotted spoon, and toss with parsley; cover with aluminum foil to keep warm.
5. Pour remaining soup in small batches into bowl of a food processor; carefully puree until smooth, and return to saucepan.
6. Stir in cream; season with salt and pepper. Garnish with the reserved mushrooms, and serve hot.



Courtesy of [midwestliving.com](http://midwestliving.com)



Courtesy of [marthastewart.com](http://marthastewart.com)





## DRINK / PB & J MARTINI

Sip on this clever cocktail on April 2 in honor of National Peanut Butter and Jelly Day!

SERVINGS: 1

### WHAT YOU'LL NEED

1 shot raspberry vodka  
1 shot hazelnut liqueur  
1 shot purple grape juice  
Fresh grapes or raspberries, for garnish (optional)

### DIRECTIONS

Fill a shaker with ice cubes. Add all ingredients and shake vigorously. Strain into a chilled martini glass. Garnish with a grapes or raspberries, if desired.



# MOVIES / NEW FLICKS IN APRIL

Release dates subject to change.

## FURIOUS 7

Genre(s): Action, Adventure  
Release Date: April 3

Starring: Vin Diesel, Paul Walker, Dwayne Johnson, Jason Statham

Everything that you might want and expect from the seventh installment of this hugely successful, action-packed series, "Furious 7" brings the gang back in full force as they battle old foes, suffer losses and fight for what they always hold the dearest, family.

## WOMAN IN GOLD

Genre(s): Drama  
Release Date: April 3

Starring: Helen Mirren, Ryan Reynolds, Katie Holmes, Daniel Bruhl

"Woman in Gold" is the incredible story of a Jewish refugee, forced to abandon her home as a young woman in Vienna during World War II. After decades of pain and exile, she returns to her old world, determined to reclaim a painting stolen from her family by the Nazis: Lady in Gold, by Gustav Klimt. This film takes you on an epic journey for justice spanning 60 years.

## LOST RIVER

Genre(s): Drama, Mystery  
Release Date: April 10

Starring: Christina Hendricks, Saoirse Ronan, Matt Smith, Eva Mendes

In the post-apocalyptic world of Lost River, Billy is a single mother of two fighting for survival. As she struggles to hold her family together, her son unearths a mystery about the history of their macabre underworld that results in a dangerous and heroic journey. This eerie and beautiful fairy tale tests the limits of love in the face of darkness.

## THE LONGEST RIDE

Genre(s): Drama, Romance  
Release Date: April 10

Starring: Melissa Benoist, Scott Eastwood, Britt Robertson, Alan Alda

Based on the best-selling novel by Nicholas Sparks, this moving film tells the tale of two star-crossed lovers. Luke is a former champion bull rider trying to make a comeback and Sophia, an art student, who landed her dream job in NYC. As their relationship is tested, the couple makes an unexpected connection with Ira, whose memories of his own romance with his beloved wife prove as incredible inspiration for their own love story.

## CHILD 44

Genre(s): Drama, Thriller  
Release Date: April 17

Starring: Tom Hardy, Joel Kinnaman, Noomi Rapace, Gary Oldman

Set in 1953 Soviet Russia, "Child 44" is the story of one heroic police agent who loses status in his power-soaked government when he refuses to denounce his own wife as a traitor. Relegated to a forsaken outpost far from their home, the pair take up with an old general in a mission to track down a serial killer. As they hunt one man, they unveil a system wide cover-up, enforced and protected by the very men who hold the power.

## TRUE STORY

Genre(s): Drama  
Release Date: April 17

Starring: James Franco, Jonah Hill, Felicity Jones, Ethan Suplee

Michael Finkel is a New York Times journalist, whose career aspirations seem lost when he is asked to leave the newspaper. But it's when he discovers that a murderer has assumed his identity and fled to Mexico that his life turns upside down. What begins as a career-saving story, becomes a mysterious entanglement between the real and the fake Michael. Based on a true story, this drama makes us question who is in control on this quest for truth and redemption.

## PAUL BLART: MALL COP 2

Genre(s): Comedy  
Release Date: April 17

Starring: Kevin James, Raini Rodriguez, David Henrie, Daniella Alonso

Paul Blart returns as the comically intense security guard, headed to Las Vegas to earnestly attend a Security Guard Expo with his teenage daughter Maya, before she leaves for college. These conference attendees unwittingly discover a thieving plot that is unfolding during the expo, and it's up to Blart to enforce the law and save the day.

## THE WATER DIVINER

Genre(s): Drama  
Release Date: April 24

Starring: Russell Crowe, Olga Kurylenko, Jai Courtney, Isabel Lucas

Four years after the gruesome World War I battle of Gallipoli, horror stories have reached the globe, and families grieve the loss of a generation of young men. One Australian farmer packs up and leaves his home in Turkey, desiring to find for himself the fate of his sons, who have been reported missing in action. Though the end of his quest seems certain, he holds onto a thread of hope and embarks on an epic journey across the country to find the truth about his family.







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 Chicago, IL 60613 • HI — HI-2611 • ID — MBL-5827 • IL — MB.0005932 Residential Mortgage Licensee - Illinois Department of Financial & Professional Regulation, 3940 N Ravenswood Ave, Chicago, IL 60613  
 MB.0005932 • IN — 1st Mortgage: 11060 2nd Mortgage: 10332 • IA — 2005-0132 • KS — MC.0001530 Licensed Mortgage Company - Guaranteed Rate, Inc - License MC.0001530 • KY — MC20335 • LA — 2866 • ME  
 — SLM11302 • MD — 13181 • MA — MC2611 Guaranteed Rate, Inc - Mortgage Lender & Mortgage Broker License MC2611 • MI — 1st Mortgage: FR0018846 2nd Mortgage: SR0018847 • MN — MN-MO-20526478 •  
 MS — 2611 Guaranteed Rate, 3940 Ravenswood, Chicago, IL 60613 - Licensed by the Mississippi Department of Banking and Consumer Finance • MO — 10-1744 • MT — 2611 • NJ — 2611 Licensed Mortgage Banker  
 - NJ Department of Banking & Insurance • NE — 1811 • NV — Lender: 3162 Broker: 3161 • NH — 13931-MB Guaranteed Rate, Inc. dba Guaranteed Rate of Delaware, licensed by the New Hampshire Banking  
 Department • NM — 01995 • NY — B500887 Licensed Mortgage Banker — NYS Department of Financial Services • NC — L-109803 • ND — MB101818 • OH — 1st Mortgage: MB.804160 2nd Mortgage:  
 SM.501367.000 • OK — MB001713 • OR — ML-3836 • PA — 20371 Licensed by the Pennsylvania Department of Banking and Securities • RI — Licensed Lender: 20102682LL Licensed Broker: 20102681LB Rhode  
 Island Licensed Loan Broker • SC — MLS-2611 • SD — ML.04997 • TN — 109179 • TX — 1st Mortgage: 50426 2nd Mortgage: 47207 For Texas Consumers Only: CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A  
 MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE  
 LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER  
 HOTLINE IS AVAILABLE AT 1-877-276-5550. THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF  
 LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE  
 DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. • UT — 7495184 • VT — Lender:  
 6100 Broker: 0930 MB • VA — MC-3769 Guaranteed Rate, Inc. - Licensed by Virginia State Corporation Commission, License # MC-3769 • WA — CL-2611 • WI — Lender: 273948A Broker: 2611BR • WV — Lender:  
 ML-30469 Broker: MB-30098 • WY — 2247